

## In the Claims

This listing of claims will replace all prior versions, and listings, of claims in the application:

Claim 1 (Currently Amended): A method of accessing personal account information of a credit card associated with a user over a global communication packet-switched network, comprising the steps of:

at a user location disposed on the network, resolving a machine-resolvable code

5 (MRC) having a representation of the coded information contained therein and disposed on the credit card of the user, the representation of the coded information having no personal information contained therein relating to the user or routing information over a network;

extracting the representation of the coded information from the MRC, the representation of the coded information associated with routing information that is associated  
10 with both the personal account information of the user and a specific and unique credit card company server having stored thereat the personal account information of the user, which routing information, personal account information and credit card server information are not stored on the credit card;

in response to the steps of resolving and extracting, obtaining the routing  
15 information to the credit card server associated with the extracted representation of the coded information;

connecting the user location to the specific and unique credit card company server across the network over a determined route in accordance with the obtained routing information;

transmitting the extracted representation of the coded information to the specific  
20 and unique credit card company server over the determined route during the step of connecting;

using the transmitted representation of the coded information at the specific and unique credit card company server to determine the personal account information associated with the extracted representation of the coded information;

returning the determined personal account information from the specific and  
25 unique credit card company server to the user location; and

presenting the determined personal account information to the user at the user location.

Claim 2 (Original): The method of Claim 1, wherein the MRC is optical indicia.

Claim 3 (Original): The method of Claim 2, wherein the optical indicia is a bar code.

Claim 4 (Currently Amended): The method of Claim 1, wherein the routing information in the step of obtaining is stored on a user computer at the user location such that the representation of the coded information in the step of extracting is used to obtain the corresponding routing information from the user computer.

Claim 5 (Currently Amended): The method of Claim 4, wherein the user computer stores a plurality of representations of the coded information each associated with unique routing information such that reading of the MRC of a select one of one or more credit cards of the user causes the user computer to connect to the corresponding specific and unique credit card company server over the network.

Claim 6 (Currently Amended): The method of Claim 1, wherein the step of resolving utilizes a reading device which is a wireless scanner which transmits the representation of the coded information to a user computer at the user location via a receiving device operatively connected to the user computer.

Claim 7 (Original): The method of Claim 1, wherein personal account information in the step of presenting is displayed on a computer display operatively connected to a user computer at the user location.

Claim 8 (Previously Presented): The method of Claim 1, wherein the routing information in the step of obtaining comprises a network address of the specific and unique credit card company server on the network and file path information which locates the personal account information of the user on the specific and unique credit card company server.

Claim 9 (Previously Presented): A method for accessing personal information from a remote location on a network, comprising the steps of:

reading at a user location on the network a unique information access code disposed on a portable access device that is carried by a user, which unique information access code is uniquely associated with both routing information on the network to the remote location and with personal information at the remote location of a user that is associated with the portable access device, wherein the association of the remote location with the unique information access code is unique to such unique information access code such that only that single remote location contains the associated personal information, wherein the routing information and personal information are not disposed on or in close proximity to the credit card;

obtaining the routing information from a database by comparing the unique information access code in a matching operation to a record in the database to determine if there exists in the record a pre-association between the unique information access code and at least one routing information and, if so, then allowing access to such matching routing information;

15 accessing the remote location in accordance with the obtained routing information;

transmitting to the remote location the unique information access code; and

at the remote location, receiving the unique information access code and accessing personal information associated therewith and forwarding the personal information 20 back to the user location for viewing by the user, the step of forwarded comprising:

sending from the remote location a request for personal identification after determining that there is contained in the database local to the remote location personal information associated with the unique information access code,

25 entering the personal identification information at the user location, and

in response to input of a personal identification information by the user, returning the personal information to the user location.

Claim 10 (Original): The method of Claim 9, wherein the network is a global communication network.

Claim 11 (Original): The method of Claim 9, wherein the portable access device comprises a card that is typically utilized for credit transactions.

Claim 12 (Previously Presented): The method of Claim 9, wherein the step of obtaining and accessing comprises the steps of:

in response to the step of reading, accessing an intermediate location on the network remote from the user location;

5                   transmitting the unique information access code to the intermediate location from the user location;

the intermediate having contained thereat the database with associations between a plurality of unique information access codes and associated unique routing information to associated remote locations on the network;

10                  comparing the received unique information access code with the stored unique information access codes;

if a match is found, returning the matched unique routing information to the user location; and

15                  utilizing the returned unique routing information from the intermediate location to access the remote location.

Claims 13 - 24(Canceled)